

Amendments to the claims (this listing replaces all prior versions):

1. (Currently amended) A method comprising:

at a group of financial institutions that are associated with a credit-only transaction system, maintaining a computer-implemented financial account accounts on behalf of account holders of the financial institutions, each of the financial accounts having account identifiers including a credit-only account identifier that is unique across the group of financial institutions, the relationship between the credit-only account identifier and the other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account, that represents value, on behalf of an account holder, the financial account having a plurality of account identifiers that enable a party that presents a debit account identifier to effect a debit transaction in the account, or a party that presents a general account identifier to effect both debit and credit transactions in the account, and

enabling a third party to effect initiate a credit transaction in the account directed to one of the financial accounts maintained on behalf of one of the account holders, by presenting a the credit-only unique identifier of that account at any of the financial institutions in the group, which is an identifier different from the debit or general account identifiers, the credit identifier simultaneously carrying:

- (a) account information capable of identifying the financial account, and
- (b) transaction information indicating that the credit identifier is insufficient to enable a third party to effect a debit transaction in the account,

the account information being inseparable from the transaction information in the credit identifier.

the financial institution to which the credit-only unique identifier is presented being able, without requiring more information than the credit-only unique identifier, to obtain from a separate source, a corresponding unprotected reference to the financial institution that maintains the related financial account and to route the credit-only transaction towards the financial institution that maintains the related financial account for processing as a credit-only transaction,

but not to obtain private information about the account holder without permission of the financial institution that maintains the financial account.

2. (Currently amended) The method of claim 1 also including making the credit-only account identifier publicly accessible.

3. (Currently amended) The method of claim 1 in which the financial ~~account~~ institutions ~~comprise~~ comprises an account maintained by a banking institution-institutions.

4. (Currently amended) The method of claim 1 in which the account ~~holder~~ holders ~~comprise~~ comprises an enterprise-enterprises.

5. (Original) The method of claim 1 in which the third party comprises a purchaser of goods or services and the credit transaction effects payment for the goods or services.

6 (Original) The method of claim 1 in which the third party comprises a payment processing service.

7. (Currently amended) The method of claim 1 in which the credit-only account identifier comprises a string of characters.

8. (Currently amended) The method of claim 1 in which at least one of the ~~debit identifier or general identifier~~ identifiers other than the credit-only account identifier is associated uniquely with the account.

9 (Canceled)

10 (Currently amended) The method of claim 1 in which the credit identifier includes two or more credit identifiers that are unique across the group of financial institutions ~~may be plural.~~

11 (Currently amended) The method of claim 1 in which ~~the debit identifier~~ at least one of the identifiers other than the credit-only account identifier comprises an account number.

12. (Original) The method of claim 1 in which the credit transaction is associated with a commercial transaction.

13. (Original) The method of claim 12 in which the credit identifier is associated with an aspect of the commercial transaction.

14. (Original) The method of claim 13 in which the aspect of the commercial transaction comprises an identity of a commodity.

15. (Original) The method of claim 13 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

16. (Currently amended) The method of claim 15 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.

17. (Original) The method of claim 15 in which the context of the commercial transaction comprises a physical location.

18. (Original) The method of claim 15 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

19. (Currently amended) A method comprising:

maintaining a transaction processing party receiving for processing a credit-only transaction identifier and a proposed credit-only transaction to be effected in a financial account that represents value, on behalf of an account holder maintained in a financial institution, and

effecting a credit transaction in the account in response to:

(a) an identification of the financial account, and

(b) an indication that the identification is insufficient for the third party to effect a debit transaction in the account,

the indication being inseparable from the identification.

the transaction processing party determining from all or a portion of the credit-only transaction identifier, and needing no more than the credit-only transaction identifier to determine, that the credit-only transaction identifier relates to a credit-only transaction and is of a type that is recognized and accepted for effecting credit-only transactions by a group of financial institutions in financial accounts maintained by the financial institutions for their account holders.

20. (Currently amended) A method comprising:

providing public access electronically to transaction processing parties, to unprotected associations between unique credit-only account identifiers of financial accounts maintained maintaining, at a financial institution institutions and information that enables the transaction processing parties to forward, safely and without data protection, credit-only transactions toward the financial institutions that maintain financial accounts related to the respective unique credit-only, a financial account for a merchant, the financial account being identified by an account identifier identifiers that enables the merchant to withdraw funds from the account, and

enabling for effecting credit-only transactions in such financial accounts, with the account by a third party based on a credit identifier from which the account identifier cannot be determined, the credit identifier simultaneously carrying:

(a) account information capable of identifying the financial account, and

(b) transaction information indicating that the transaction in the account is a credit transaction;

the account information being inseparable from the transaction information in the credit identifier.

21. (Currently amended) A method comprising:

a transaction processing party receiving for processing a credit-only transaction identifier and accepting from one party a proposed credit-only transaction to be effected in a financial account of an account holder maintained in a financial institution that is independent of the transaction processing party, the credit-only transaction identifier being unique to the financial account of the account holder across financial institutions that recognize such credit-only transaction identifiers,

the transaction processing party being able to use the unique credit-only transaction identifier to determine how to route the credit-only transaction toward the financial institution that maintains the financial account of the account holder, and

forwarding the proposed credit-only transaction toward the financial institution, using an;

the credit-only transaction identifier alone being sufficient to enable the transaction to be routed to the financial institution while excluding all parties except the financial institution in which the financial account is maintained from accessing other information about the financial account when they use the credit-only transaction identifier.

~~(a) identification of the financial account, and~~

~~(b) an indication that the identification is not sufficient to effect a debit transaction in the account,~~

~~the identification of the financial account being inseparable from the indication in the credit identifier.~~

22. (Currently amended) The method of claim 21 in which the credit-only account identifier indicates indication is that ~~the identification is associated with a credit~~ it is sufficient to enable the transaction.

23. (Currently amended) The method of claim 22 also including making the credit-only account identifier publicly accessible.

24. (Canceled)

25. (Original) The method of claim 21 in which the account holder comprises a merchant.

26. (Currently amended) The method of claim 25 in which the proposed credit-only transaction is accepted by the merchant ~~and forwarded to an institution that maintains the financial account.~~

27. (Currently amended) The method of claim 21 in which the ~~one party comprises a purchaser of goods or services and the~~ credit-only transaction effects payment for the goods or services.

28. (Currently amended) The method of claim 22 in which the credit-only account identifier comprises a string of characters.

29. (Currently amended) The method of claim 21 in which the credit-only transaction is associated with a commercial transaction.

30. (Currently amended) The method of claim 29 in which the ~~mechanism is associated with the credit identifier and the credit-only~~ transaction is associated with an aspect of the commercial transaction.

31. (Original) The method of claim 30 in which the aspect of the commercial transaction comprises an identity of a commodity.

32. (Original) The method of claim 30 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

33. (Currently amended) The method of claim 32 in which the credit-only account identifier is unique only with respect to the context in which the commercial transaction occurs.

34. (Currently amended) The method of claim 32 in which the context of the commercial transaction comprises a physical location at which goods or services are offered for sale ~~to the one party.~~

35. (Original) The method of claim 32 in which the context of the commercial transaction comprises an identity of a vendor of goods or services.

36. (Withdrawn) A method comprising

making publicly accessible an identifier associated with a good or service that is being offered for sale,

accepting from a purchaser of the good or service, the identifier and information sufficient to enable an account of the purchaser to be charged, and

presenting the identifier and the information to effect a financial transaction in which an account of a seller of the good or service is credited and the account of the purchaser is charged,

the identifier alone being insufficient to effect a debit transaction in the account of the seller.

37. (Withdrawn) A method comprising

in connection with a commercial transaction, presenting to a party to the commercial transaction an identifier that is sufficient to enable a credit transaction to be effected in a

financial account, the identifier alone being insufficient to enable a debit transaction to be effected in the financial account.

38. (Withdrawn) The method of claim 37 in which the commercial transaction comprises a purchase of goods or services and the identifier is presented by a purchaser.

39. (Withdrawn) The method of claim 37 in which the identifier is obtained from a public source by the party presenting the identifier.

40. (Withdrawn) The method of claim 37 in which the financial account comprises an account maintained by a banking institution.

41. (Withdrawn) The method of claim 37 in which the party to which the identifier is presented is a holder of the financial account.

42. (Withdrawn) The method of claim 37 in which the identifier comprises a string of characters.

43. (Withdrawn) The method of claim 37 in which the credit identifier is associated with an aspect of the commercial transaction.

44. (Withdrawn) The method of claim 43 in which the aspect of the commercial transaction comprises an identity of a good or service.

45. (Withdrawn) The method of claim 43 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

46. (Withdrawn) The method of claim 45 in which the identifier is unique only with respect to the context in which the commercial transaction occurs.

47. (Withdrawn) The method of claim 45 in which the context of the commercial transaction comprises a physical location.

48. (Withdrawn) The method of claim 45 in which the context of the commercial transaction comprises an identity of the party to which the identifier is presented.

49. (Withdrawn) A method comprising

purchasing a good or service by presenting to a merchant (a) an identifier that is associated with the good or service and (b) information sufficient to charge an account for the cost of the good or service,

the identifier being sufficient to enable a deposit to be made to a financial account associated with the merchant, the identifier alone being insufficient to enable a charge to be made to the financial account.

50. (Withdrawn) A method comprising

in connection with an offer of a commercial transaction by an offering party in the transaction, making available an identifier that enables a credit transaction to be effected in a financial account of another party associated with commercial transaction, the identifier being insufficient to enable a debit transaction to be effected in the financial account.

51. (Withdrawn) The method of claim 50 in which the identifier is made available in advertising associated with the commercial transaction.

52. (Withdrawn) The method of claim 50 in which the identifier is made available on printed material.

53. (Withdrawn) The method of claim 50 in which the identifier is made available electronically.

54. (Withdrawn) The method of claim 50 in which the identifier is made available in proximity to goods or services that are part of the commercial transaction.

55. (Withdrawn) The method of claim 50 in which the identifier is made available by a party other than the party with which the financial account is associated.

56. (Withdrawn) The method of claim 50 in which the financial account comprises an account maintained by a banking institution.

57. (Withdrawn) The method of claim 50 in which the other party comprises an enterprise.

58. (Withdrawn) The method of claim 50 in which the offering party comprises a purchaser of goods or services and the credit transaction effects payment for the goods or services.



59 (Withdrawn) The method of claim 50 in which the offering party comprises a purchaser of goods or services and the credit transaction effects fulfillment the goods or services

60. (Withdrawn) The method of claim 50 in which the identifier comprises a string of characters.

61. (Withdrawn) The method of claim 50 in which the identifier is associated with an aspect of the commercial transaction.

62. (Withdrawn) The method of claim 61 in which the aspect of the commercial transaction comprises an identity of a commodity.

63. (Withdrawn) The method of claim 62 in which the aspect of the commercial transaction comprises a context of the commercial transaction.

64. (Withdrawn) The method of claim 63 in which the identifier is unique only with respect to the context in which the commercial transaction occurs.

65. (Withdrawn) The method of claim 64 in which the context of the commercial transaction comprises a physical location.

66. (Withdrawn) The method of claim 64 in which the context of the commercial transaction comprises an identity of a vendor of a commodity.

67. (Withdrawn) A method comprising

displaying an advertisement for a product, the advertisement including an identifier that is associated with the product, the identifier enabling a credit transaction to be effected in a financial account of a party that is associated with marketing of the product, the identifier alone being insufficient to enable a debit transaction to be effected in the financial account.

68. (Withdrawn) A method comprising

accepting from a party a request to perform a payment transaction, the request including at least two identifiers, the first identifier being sufficient, through a process, to determine a first financial account general identifier, the general identifier being sufficient to enable a debit transaction to be effected in the first financial account, the second identifier being sufficient,

through a process, to determine a second financial account credit identifier, the credit identifier alone being insufficient to enable a debit transaction to be effected in the second financial account.

69. (Withdrawn) The method of claim 68 in which the party comprises a purchaser of goods or services and the payment transaction effects payment for goods or services.

70. (Withdrawn) The method of claim 68 in which the party comprises a payer and the payment transaction effects a transfer of funds

71. (Withdrawn) The method of claim 68 in which the request is sent using an electronic communications device

72. (Withdrawn) The method of claim 71 in which the communications device includes a cell phone

73. (Withdrawn) The method of claim 71 in which the communications device includes a telephone

74. (Withdrawn) The method of claim 68 in which the request is sent using an electronic data device

75. (Withdrawn) The method of claim 74 in which the data device includes a wireless device

76. (Withdrawn) The method of claim 74 in which the data device includes a computer

77. (Withdrawn) The method of claim 68 in which the request comprises tones

78. (Withdrawn) The method of claim 68 in which the request comprises digital data

79. (Withdrawn) The method of claim 68 in which the request comprises voice communications

80. (Withdrawn) The method of claim 68 in which the request is sent using a communications network

81. (Withdrawn) The method of claim 68 in which the request is sent using a data network

82. (Withdrawn) The method of claim 68 in which the request is accepted by a payment processor.
83. (Withdrawn) The method of claim 68 in which the payment transaction is associated with a commercial transaction.
84. (Withdrawn) The method of claim 68 in which the payment transaction is associated with a private transaction
85. (Withdrawn) The method of claim 68 in which the first identifier comprises a string of characters.
86. (Withdrawn) The method of claim 68 in which the first identifier is determined from an Internet cookie
87. (Withdrawn) The method of claim 68 in which the first identifier is determined from a telephone number
88. (Withdrawn) The method of claim 87 in which the telephone number is determined using caller ID
89. (Withdrawn) The method of claim 68 in which the first identifier is determined from a device registration number
90. (Withdrawn) The method of claim 68 in which the first identifier is persistent through concatenation of a time code
91. (Withdrawn) The method of claim 68 in which the process used to translate a first identifier into a financial account general identifier is a table lookup
92. (Withdrawn) The method of claim 68 in which the first financial account general identifier is associated with a securely selected shipment address
93. (Withdrawn) The method of claim 68 in which the process used to translate a second identifier into a financial account credit identifier is specified by the value of the identifier itself.

94. (Withdrawn) The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of the spatial coordinates of the purchase location to generate a financial identifier.
95. (Withdrawn) The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of the time of purchase to generate a financial identifier.
96. (Withdrawn) The method of claim 93 in which the process specified by one or more values of the second identifier includes the use of a lookup table to generate a financial identifier.
97. (Withdrawn) The method of claim 68 in which the second financial account credit identifier is associated with an aspect of a commercial transaction
98. (Withdrawn) The method of claim 97 in which the aspect of the commercial transaction comprises an identity of a commodity.
99. (Withdrawn) The method of claim 97 in which the aspect of the commercial transaction comprises a context of the commercial transaction.
100. (Withdrawn) The method of claim 99 in which the context of the commercial transaction is the physical location at which goods or services are offered for sale
101. (Withdrawn) The method of claim 99 in which the context of the commercial transaction is the time at which goods or services are offered for sale
102. (Withdrawn) The method of claim 99 in which the context of the commercial transaction comprises an identity of a vendor of goods or services.
103. (Withdrawn) The method of claim 99 in which the context of the commercial transaction comprises a category of goods or services.
104. (Withdrawn) The method of claim 68 in which the second financial account credit identifier is associated with an aspect of a private transaction
105. (Withdrawn) The method of claim 104 in which the aspect of the private transaction comprises an identity of a payee.

106. (Withdrawn) The method of claim 105 in which the identity of the payee includes one or more attributes of the payee

107. (Withdrawn) The method of claim 105 in which an attribute of the payee is a name

108. (Withdrawn) The method of claim 105 in which an attribute of the payee is a date

109. (Withdrawn) The method of claim 105 in which an attribute of the payee is a location

110. (Withdrawn) The method of claim 105 in which an attribute of the payee is a personal association

111. (Withdrawn) The method of claim 104 in which the aspect of the private transaction comprises a context of the private transaction.

112. (Withdrawn) The method of claim 111 in which the context of the private transaction is the physical location at which a payment is made

113. (Withdrawn) The method of claim 111 in which the context of the private transaction is an attribute of the payer

114. (Withdrawn) The method of claim 113 in which the attribute of the payer is a date

115. (Withdrawn) The method of claim 113 in which the attribute of the payer is a location

116. (Withdrawn) The method of claim 113 in which the attribute of the payer is an association or affiliation

117. (Withdrawn) The method of claim 68 in which the second identifier comprises a string of characters

118. (Withdrawn) The method of claim 117 in which the string of characters is a phone number

119. (Withdrawn) The method of claim 117 in which the string of characters is a social security number

120. (Withdrawn) The method of claim 117 in which the string of characters is an e-mail address

121. (Withdrawn) The method of claim 117 in which the string of characters is a person's name
122. (Withdrawn) The method of claim 117 in which the string of characters is a mailing address
123. (Withdrawn) The method of claim 117 in which the string of characters is an affiliation group
124. (Withdrawn) The method of claim 117 in which the string of characters is a concatenation of identifiers
125. (Withdrawn) The method of claim 68 in which financial accounts are maintained by a bank
126. (Withdrawn) The method of claim 125 in which the financial account holder is a merchant
127. (Withdrawn) The method of claim 125 in which the financial account holder is an individual
128. (Withdrawn) The method of claim 125 in which the financial account holder is a charity
129. (Withdrawn) The method of claim 125 in which the financial account holder is a business
130. (Withdrawn) The method of claim 125 in which the financial account holder is a bank
131. (Withdrawn) A method comprising  
the aggregation of financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.
132. (Withdrawn) A method comprising  
the forwarding of individual or aggregated identifiers to others to use, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

133. (Withdrawn) A method comprising

the aggregation of commercial or personal transaction data, which is associated with financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

134. (Withdrawn) A method comprising

the forwarding of individual or aggregated transaction data to others to use, which is associated with financial identifiers, any of the identifiers being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

135. (Withdrawn) A method comprising

forwarding transaction data to others to use which was obtained by disassociation of aggregated data where the aggregated data contained financial identifiers, any identifier being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

136. (Withdrawn) A method comprising

processing payment or fulfillment transactions based on data obtained by disassociation of aggregated data where the aggregated data contained financial identifiers, any identifier being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

137. (Withdrawn) A method comprising

processing payment or fulfillment transactions based on financial identifiers, any identifier being sufficient to enable a deposit to be made to a financial account, the identifier alone being insufficient to enable a debit transaction in the financial account.

138. (Canceled)

139. (Canceled)

140. (New) A method comprising:

distributing, on printed or other optical or other human or computer-readable media, unprotected associations between unique credit-only account identifiers of financial accounts maintained at financial institutions and information that enable transaction processing parties to safely and without data protection, forward credit-only transactions toward the financial institutions that maintain financial accounts related to respective unique credit-only account identifiers, the financial institutions being ones that are known to accept credit-only account identifiers for effecting credit-only transactions in such financial accounts.

141. (New) The method of claim 1 in which the group of financial institutions that are associated with the credit-only transaction system includes any other processing party that recognizes the credit-only account identifiers.